

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

DAWN E. CAPADONA
MICHAEL P. CAPADONA

Case No.: 15-24938

Judge: MBK

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by _____, creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☒ Certification of Default filed by M & T Bank,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☒ Payments have been made in the amount of \$ 5,562.00, but have not been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 10/24/2017

/s/ Michael Capadona
Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

View Payments and Bills					
Name	Account	Amount	Pay Date	Status	Action
M&T Bank	XXXXXX8035	\$2781.00	10/17/2017 ✗	Paid	View Detail
M&T Bank	XXXXXX8035	\$2781.00	09/18/2017 ✓	Paid	View Detail
M&T Bank	XXXXXX8035	\$2781.00	08/30/2017 ✓	Paid	View Detail
M&T Bank	XXXXXX8035	\$2781.00	07/05/2017 ✓	Paid	View Detail
M&T Bank	XXXXXX8035	\$2781.00	06/06/2017 ✓	Paid	View Detail
M&T Bank	XXXXXX8035	\$2785.00	04/28/2017 ✓	Paid	View Detail
M&T Bank	XXXXXX8035	\$2781.00	03/14/2017 ✓	Paid	View Detail
M&T Bank	XXXXXX8035	\$2781.00	02/02/2017 ✓	Paid	View Detail
M&T Bank	XXXXXX8035	\$2781.00	01/24/2017 ✓	Paid	View Detail
MORTGAGE	XXXXXX8035	\$2781.00	01/06/2017 ✗	Paid	View Detail
MORTGAGE	XXXXXX8035	\$2781.00	11/23/2016 ✓	Paid	View Detail